

**Information to identify the case:**

Debtor 1 Michael Douglas Miloshevsky

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7545

EIN --

Debtor 2 Lisa Ann Miloshevsky

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2929

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 21-13672-JNP

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Douglas Miloshevsky

Lisa Ann Miloshevsky

8/13/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael Douglas Miloshevsky  
Lisa Ann Miloshevsky  
Debtors

Case No. 21-13672-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 13, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Douglas Miloshevsky, Lisa Ann Miloshevsky, 208 W Gloucester Pike, Barrington, NJ 08007-1207
519201779	+ ARS ACCOUNT RESOLUTION, 1643 NW 136th Ave, Bldg H100, Fort Lauderdale, FL 33323-2857
519201780	+ ARS ACCOUNT RESOLUTION, 1643 North Harrison Parkway, Building H, Ste 100, Fort Lauderdale, FL 33323-2857
519201781	+ Capital Bank NA, 110 Gibraltar Rd, Suite 130, Horsham, PA 19044-2302
519201783	+ Cooper University, PO Box 95000, Philadelphia, PA 19195-0001
519201785	+ EZ Pass, P.O. Box 4971, Trenton, NJ 08650-4971
519201786	+ Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
519201787	+ GM, Po Box 78143, Phoenix, AZ 85062-8143
519201789	+ HRRG, PO Box 189053, Plantation, FL 33318-9053
519201790	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
519201791	+ Kennedy Health Systems, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
519201795	#+ Money Management International, 14141 Southwest Freeway, Suite 1000, Sugar Land, TX 77478-3494
519201794	+ Money Management International, PO Box 2075, Sugar Land, TX 77487-2075
519201796	+ NHHELC, PO Box 3420, Concord, NH 03302-3420
519201797	+ OpenSky, PO Box 9224, Old Bethpage, NY 11804-9224
519201801	+ PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
519201799	+ Philadelphia Hand to Shoulder, 950 Puleski Drive, Suite 100, King Of Prussia, PA 19406-2802
519201802	+ QAR, PO Box 239, Gibbsboro, NJ 08026-0239
519201803	+ Radius, PO Box 1259, Oaks, PA 19456-1259
519201804	+ Rancocas Anesthesiology, PO Box 464, Rutherford, NJ 07070-0471
519201805	Reconstructive Orthopedics PA, 44 Eves Drive, Suite 100, Marlton, NJ 08053
519201806	+ Remex, 307 Wall Street, Princeton, NJ 08540-1515
519201807	+ Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290
519201808	+ Rowan School Of Osteopathic Med, PO Box 635, Bellmawr, NJ 08099-0635
519201810	+ Surgery Center of Cherry Hill, 408 Rt 70 East, Cherry Hill, NJ 08034-2409
519201811	+ Thomas Jefferson University, PO Box 8500, Philadelphia, PA 19178-8500
519201814	+ Wills Surgery Center, 408 Marlton Pike East, Cherry Hill, NJ 08034-2409

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 13 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 13 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519213188	EDI: PHINAMERI.COM	Aug 14 2021 00:28:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Aug 13, 2021

Form ID: 318

Total Noticed: 38

519201782	+ Email/Text: bankruptcy@consumerportfolio.com	Aug 13 2021 20:31:00	Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
519201784	+ EDI: CCS.COM	Aug 14 2021 00:28:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
519201788	+ EDI: PHINAMERI.COM	Aug 14 2021 00:28:00	GM Financial, PO BOX 181145, Arlington, TX 76096-1145
519201792	+ EDI: CCS.COM	Aug 14 2021 00:28:00	Labcorp, PO Box 55126, Boston, MA 02205-5126
519201793	+ EDI: AISMIDFIRST	Aug 14 2021 00:28:00	Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
519201809	+ EDI: SWCR.COM	Aug 14 2021 00:28:00	Southwest Credit, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
519201812	+ EDI: ECMC.COM	Aug 14 2021 00:28:00	US Department of Education, PO Box 5609, Greenville, TX 75403-5609
519201813	+ EDI: VERIZONCOMB.COM	Aug 14 2021 00:28:00	Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519201798	##+	Penn Credit Corp, 916 S 14TH ST, HARRISBURG, PA 17104-3425
519201800	##+	ProCo, PO Box 2462, Aston, PA 19014-0462

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Robert H. Johnson	on behalf of Joint Debtor Lisa Ann Miloshevsky ecmail@rhjlaw.com 10270@notices.nextchapterbk.com
Robert H. Johnson	on behalf of Debtor Michael Douglas Miloshevsky ecmail@rhjlaw.com 10270@notices.nextchapterbk.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Aug 13, 2021

Form ID: 318

Total Noticed: 38

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5